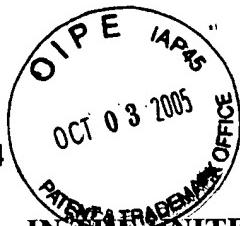


CITI0044



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Charles B. KATZ, et al.

Group Art Unit: 3624

Serial No. : 08/914,789

Examiner: Stefanos Karmis

Filed: August 20, 1997

For: METHOD AND SYSTEM FOR PERFORMING CRA, HMDA, AND FAIR
LENDING ANALYSIS AND REPORTING FOR A FINANCIAL INSTITUTION

SUBMISSION OF ISSUE FEE PAYMENT

U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Issue Fee
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

Responsive to the Notice of Allowance and Issue Fee Due mailed August 9, 2005, the undersigned is submitting herewith the Issue Fee in the amount of \$1,400.00 in the above-identified application, plus an additional \$30.00 for ten extra copies of the patent. A copy of Part B of the issue fee transmittal is submitted herewith. Please address all future correspondence in this application to the undersigned at the following address:

George T. Marcou
KILPATRICK STOCKTON LLP
Suite 900 - 607 14th Street, N.W.
Washington, D.C. 20005-2018
Telephone: (202) 508-5800

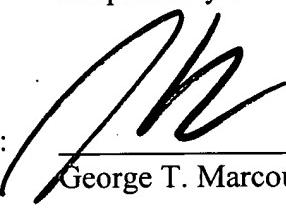
This application is assigned to Citibank, N.A., 399 Park Avenue, New York, New York, 10043.

The Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment to Deposit Account No. 501458.

Entry of this submission and prompt notification thereof is respectfully requested.

Respectfully submitted,

By:


George T. Marcou, Registration No. 33,014

Dated: 10/1/05
KILPATRICK STOCKTON LLP
Suite 900 - 607 14th Street, N.W.
Washington, D.C. 20005
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PATENT

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SUBMISSION OF REPLACEMENT DRAWINGS

U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Issue Fee
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

In response to Form PTOL-37 (Notice of Allowability), mailed August 9, 2005, the undersigned submits herewith ten (10) sheets of replacement drawings. Drawing changes are being presented as replacement figures which incorporate changes for compliance with 37 C.F.R. 1.84 Standards for Drawings. The changes can be explained as follows: Figs. 1-5 were revised to conform to requirement nos. 3, 5, 10, and 12 as indicated in Form PTO-948, dated June 10, 2005. The undersigned respectfully requests entry of the drawings into this application and prompt notification thereof.

The Commissioner is hereby authorized to charge any fees associated with this communication or credit any overpayment to Deposit Account No. 501458.

Date: 10/11/05

By:

Respectfully submitted,

George T. Marcou, Registration # 33,014

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